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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Pienkos, John T.

Serial No.: 09/694,402

Filing Date: October 22, 2000

Title: SYSTEM AND METHOD FOR PROVIDING
REDUCED INSURANCE PREMIUMS

Examiner: Carolyn M. Bleck

Art Unit: 3626

REPLY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action dated January 25, 2005, the Applicant respectfully provides the following Remarks.

Remarks

The Applicant appreciates the Examiner's consideration of the present Application. The Applicant respectfully reminds the Examiner that, in a brief telephone conference with the Examiner in late April, 2005, the Examiner indicated that she was unavailable for an Examiner's Interview with the Applicant due to the Examiner's exam schedule, but that she would be pleased to hold an Interview subsequent to the filing of this Reply by the Applicant prior to the issuance of any further Office action. Therefore, the Applicant respectfully requests that, upon the Examiner's receipt/review of the